

**Information to identify the case:**

Debtor 1

**Madeline Giovanetti**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6265

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-16418-CMG****Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Madeline Giovanetti

10/17/23**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Madeline Giovanetti  
Debtor

Case No. 19-16418-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 17, 2023

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2023:

Recip ID	Recipient Name and Address
db	+ Madeline Giovanetti, 797 Willow Road, Toms River, NJ 08753-7807
518292010	+ CIT Bank, N.A., LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
519982347	UMB Bank, National Association, PO Box 814609, Dallas, TX 75381-4609
519982348	UMB Bank, National Association, PO Box 814609, Dallas, TX 75381-4609, UMB Bank, National Association, PO Box 814609 Dallas, TX 75381-4609

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 17 2023 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 17 2023 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518152460	+ EDI: BANKAMER.COM	Oct 18 2023 00:46:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518152459	+ EDI: BANKAMER.COM	Oct 18 2023 00:46:00	Bank of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
518291985	+ EDI: BANKAMER.COM	Oct 18 2023 00:46:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518195659	+ Email/Text: ecfbnc@aldridgepite.com	Oct 17 2023 20:57:00	Bank of America, N.A., c/o Jenelle C. Arnold, ALDRIDGE PITE, LL, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518152461	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 17 2023 20:57:00	E*Trade Bank, c/o Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
518191051	+ Email/Text: bankruptcy@greenskycredit.com	Oct 17 2023 20:56:00	Greensky, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
518152462	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 17 2023 20:56:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518152463	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 17 2023 20:57:00	LoanCare, Attn: Bankruptcy, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518152464	+ Email/Text: RASEBN@raslg.com	Oct 17 2023 20:56:00	RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
519293786	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 17 2023 20:57:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519293787	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 17 2023 20:57:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

District/off: 0312-3

User: admin

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Date Rcvd: Oct 17, 2023

Form ID: 3180W

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518266487 + EDI: AIS.COM

Oct 18 2023 00:47:00

Verizon, by American InfoSource as agent, 4515  
N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518290440	*+	E*Trade Bank, c/o Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Alexandra T. Garcia	on behalf of Creditor LoanCare LLC as servicer for CIT Bank, N.A. NJECFMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor E*Trade Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James French	on behalf of Creditor LoanCare LLC as servicer for CIT Bank, N.A. jfrench@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Jenelle C Arnold	on behalf of Creditor BANK OF AMERICA N.A. bkecfinbox@aldridgepite.com, jarnold@ecf.courtdrive.com
Kevin Gordon McDonald	on behalf of Creditor E*Trade Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Michael Leonard Detzky	on behalf of Debtor Madeline Giovanetti mldetzky@hotmail.com r40042@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8